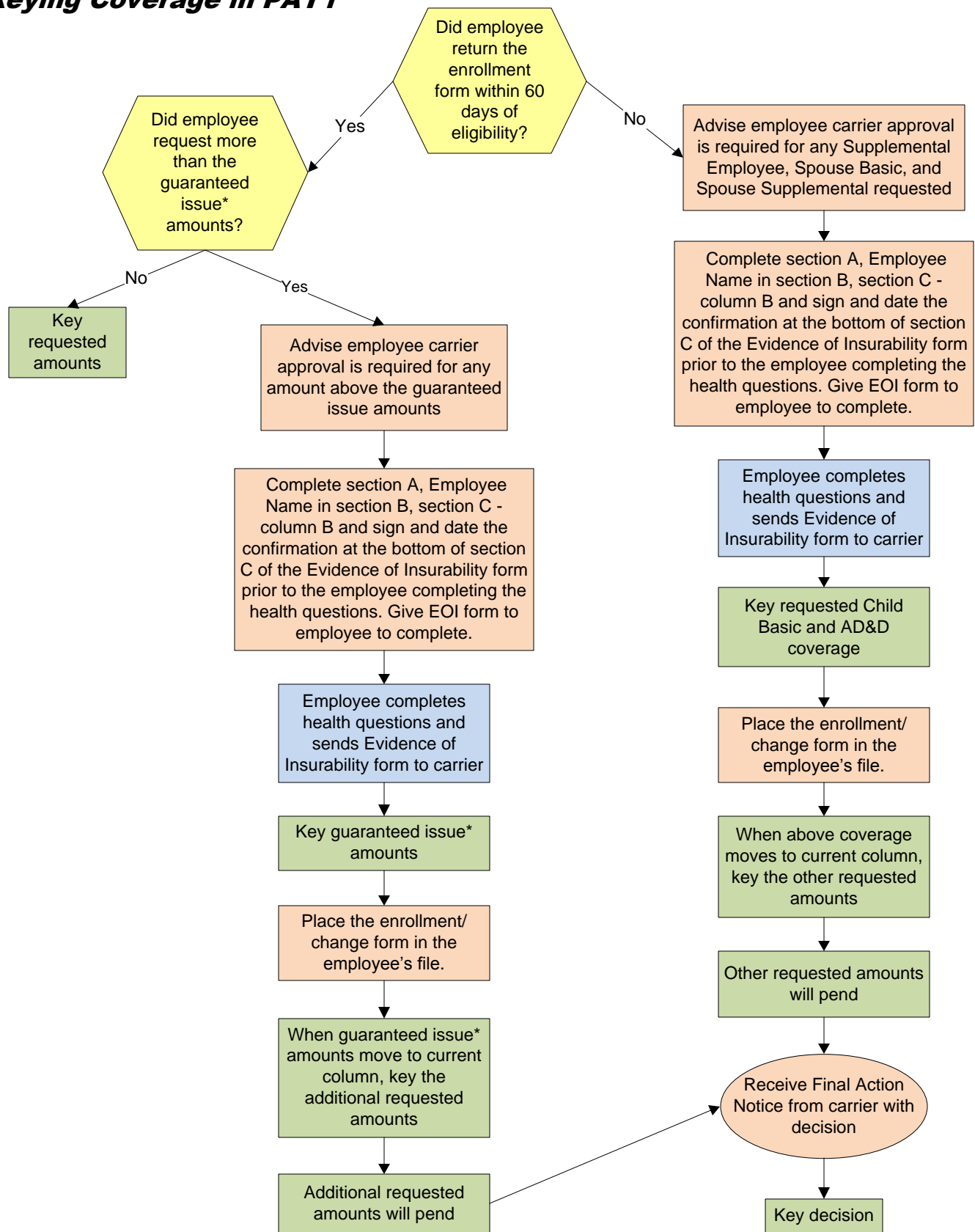


Life Insurance Decision Tree

Keying Coverage in PAY1



*Guaranteed issue amounts, if requested within 60 days of initial eligibility, include: Employee Supplemental up to \$250,000 if employee is under age 60 or up to \$100,000 if employee is age 60 or older; Dependent (Child) Basic; Spouse Basic; Spouse Supplemental up to \$50,000; and Supplemental Accidental Death and Dismemberment (AD&D).